

Information to identify the case:

Debtor 1	<u>James M. Gilbert Jr.</u>	Social Security number or ITIN	xxx-xx-8982
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23986-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James M. Gilbert Jr.

2/14/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James M. Gilbert, Jr.
 Debtor

Case No. 17-23986-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db
 14712321 +James M. Gilbert, Jr., 4383 Twin Oaks Drive, Murrysville, PA 15668-9446
 Attorney Francis S. Hallinan, 1617 JFK Blvd. Suite 1400, 1400 One Penn Center Plaza,
 Philadelphia, PA 19103-1814
 14704614 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 14704615 Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
 14704616 Dollar Bk Vs, 3 Gateway Ctr, Pittsburgh, PA 15222
 14704617 +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197
 14704620 #+Northwest Cons Disc Co, 4326 Northern Pike, Monroeville, PA 15146-2834
 14704622 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 15 2018 01:57:59 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
 14704611 EDI: HNDA.COM Feb 15 2018 01:43:00 American Honda Finance, Po Box 168088,
 Irving, TX 75016
 14712320 EDI: ARSN.COM Feb 15 2018 01:43:00 ARS National Services Inc., PO Box 469100,
 Escondido, CA 92046-9100
 14704612 +EDI: CAPITALONE.COM Feb 15 2018 01:43:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 14704613 +EDI: CHASE.COM Feb 15 2018 01:43:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 14712325 +EDI: CIAC.COM Feb 15 2018 01:43:00 Citimortgage, 1000 Technology Drive,
 O Fallon, MO 63368-2240
 14704618 +E-mail/Text: collectionbankruptcies.bancorp@53.com Feb 15 2018 01:59:18 Fifth Third Bank,
 1830 East Paris Ave, Grand Rapids, MI 49546-8803
 14704619 +E-mail/Text: bankruptcynotice@fcbanking.com Feb 15 2018 01:57:38 First Commonwealth Ban,
 22 North Sixth St, Indiana, PA 15701-1802
 14704621 +E-mail/Text: blegal@phfa.org Feb 15 2018 01:58:45 Pa Housing Finance Age, Po Box 8029,
 Harrisburg, PA 17105-8029
 14704623 EDI: AGFINANCE.COM Feb 15 2018 01:43:00 Springleaf Financial S, 710 Clairton Blvd Ste 1,
 Pleasant Hills, PA 15236
 14704624 +EDI: RMSC.COM Feb 15 2018 01:43:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001
 14704625 +EDI: WTRRNBNK.COM Feb 15 2018 01:43:00 Target, C/O Financial & Retail Srvs,
 Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
 14704626 +E-mail/Text: tcm.bk@icba.tcmbank.com Feb 15 2018 01:59:16 Tcm Bank Na,
 2701 N Rocky Point Dr St, Rocky Point, FL 33607-5936
 14704627 +EDI: WFFC.COM Feb 15 2018 01:43:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
 Po Box 19657, Irvine, CA 92623-9657

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
 14712318 Nationstar Mortgage LLC d/b/a Mr. Cooper
 ALECIA A. GILBERT
 14712319* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)
 14712322* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 14712323* +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 14712324* +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,
 Saint Louis, MO 63179-0040
 14712326* Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
 14712327* Dollar Bk Vs, 3 Gateway Ctr, Pittsburgh, PA 15222
 14712328* +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197
 14712329* +Fifth Third Bank, 1830 East Paris Ave, Grand Rapids, MI 49546-8803
 14712330* +First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802
 14712331* +Northwest Cons Disc Co, 4326 Northern Pike, Monroeville, PA 15146-2834
 14712332* +Pa Housing Finance Age, Po Box 8029, Harrisburg, PA 17105-8029
 14712333* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 14712334* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251
 (address filed with court: Springleaf Financial S, 710 Clairton Blvd Ste 1,
 Pleasant Hills, PA 15236)
 14712335* +Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
 14712336* +Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
 14712337* +Tcm Bank Na, 2701 N Rocky Point Dr St, Rocky Point, FL 33607-5936
 14712338* +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTALS: 2, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: admin
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Page 2 of 2
Total Noticed: 22

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Debtor James M. Gilbert, Jr. areese8897@aol.com,
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com
Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

TOTAL: 4